SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on August 19, 2010, Mary Joe Bailey, a single woman, executed a certain deed of trust to Jay Morris, Trustee for the benefit of JPMorgan Chase Bank, N.A., which deed of trust is at Page 710; and

WHEREAS, JPMorgan Chase Bank, National Association, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated June 11, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3835 at Page 235; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, being one and the same as JPMorgan Chase Bank, N.A., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on January 15, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 518, Section E, Twin Lakes Subdivision, situated in Section 6, Township 2 South, Range 8 West, as per plat thereof of record in Plat Book 12, at Pages 19 and 20 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Property Address: 5163 Woody Drive, Horn Lake, MS 38637

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 9th day of December, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

5163 Woody Drive Horn Lake, MS 38637 14-009479GW

Publication Dates:

December 18, 25, 2014 and January 1, 8, 2015

1-15-15

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on January 28, 2008, Arthur D. Ricks and Jacqueline A. Ricks, as tenants by the entirety with full rights of survivorship and not as tenants in common, executed a certain deed of trust to Guarantee Title and Trust Company, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Indymac Bank, F.S.B., its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,854 at Page 113; and

WHEREAS, said Deed of Trust was subsequently assigned to Ocwen Loan Servicing, LLC, by instrument dated November 15, 2013 and recorded in Book 3,745 at Page 129 of the aforesaid Chancery Clerk's office; and

WHEREAS, Ocwen Loan Servicing, LLC, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 22, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3896 at Page 381; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Ocwen Loan Servicing, LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on January 15, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

DESCRIPTION OF A 4.0 ACRE TRACT LOCATED IN PART OF THE NORTHEAST 1/4 AND THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 15, TOWNSHIP 3 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MS, BEING PART OF A 10.29 ACRE TRACT MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE CENTERLINE OF OAK GROVE ROAD, SAID POINT BEING 1120.0 FEET EAST OF THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER OF SECTION 15, TOWNSHIP 3 SOUTH, RANGE 8 WEST AND BEING THE SOUTHEAST CORNER OF AN EXISTING 10 ACRE TRACT OF THE JONES TRACT, THENCE SOUTH 89 DEGREES 35 MINUTES 00 SECONDS EAST A DISTANCE OF 638.25 FEET ALONG THE CENTERLINE OF OAK GROVE ROAD TO A POINT; THENCE CONTINUE ALONG SAID CENTERLINE SOUTH 89 DEGREES 35 MINUTES 00 SECONDS EAST A DISTANCE OF 319.15 FEET TO A POINT; THENCE NORTH 00 DEGREES 22 MINUTES 00 SECONDS EAST ALONG THE WEST RIGHT OF WAY OF OAK CROSSING ROAD A DISTANCE OF 859.15 FEET TO A 1/2" IRON PIN AND THE TRUE POINT OF BEGINNING, THENCE NORTH 89 DEGREES 35 MINUTES 00 SECONDS WEST A DISTANCE OF 319.20 FEET TO A ½" IRON PIN IN THE EAST LINE OF THE HARDING TRACT, THENCE NORTH 00 DEGREES 21 MINUTES 49 SECONDS EAST ALONG SAID EAST LINE DISTANCE OF 545.85 FEET TO A CONDUIT PIPE FOUND IN THE SOUTH LINE OF OAK GROVE MANOR SUBDIVISION, THENCE SOUTH 89 DEGREES 35 MINUTES 00 SECONDS EAST ALONG SAID SOUTH LINE A DISTANCE OF 319.22 FEET TO A ½" IRON PIN IN THE WEST RIGHT OF WAY OF OAK CROSSING ROAD, THENCE SOUTH 00 DEGREES 22 MINUTES 00 SECONDS WEST, ALONG SAID RIGHT OF WAY A DISTANCE OF 545.85 FEET TO THE POINT OF BEGINNING CONTAINING 4.0 ACRES MORE OR LESS. SUBJECT TO RIGHTS OF WAYS OF PUBLIC ROADS AND UTILITIES, ZONING AND SUBDIVISION REGULATIONS IN EFFECT AND EASEMENT OF RECORD.

BEING THE SAME PREMISES AS CONVEYED IN DEED FROM RICKY R.

1-15-15

BLANKENSHIP AND CYNTHIA G. BLANKENSHIP RECORDED 10/04/04 IN BOOK 483, PAGE 451 IN SAID COUNTY AND STATE.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 18th day of December, 2014.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

2777 Oak Crossing Drive Hernando, MS 38632 14-010384GW

Publication Dates: December 25, 2014, January 1, and January 8, 2015

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 9, 2005, Patrick Hammond executed a certain deed of trust to Bridgforth & Buntin, Attorneys at Law, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Wilmington Finance, a Division of AIG Federal Savings Bank, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2306 at Page 761; and

WHEREAS, said Deed of Trust was subsequently assigned to U.S. Bank National Association, as Trustee for the Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC1 by instrument dated March 26, 2009 and recorded in Book 3,018 at Page 311 of the aforesaid Chancery Clerk's office; and

WHEREAS, U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC,1being one and the same as U.S. Bank National Association, as Trustee for the Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC1, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated November 18, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3908 at Page 286; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC1, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on January 15, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

LOT 610, SECTION I, DICKENS PLACE, PUD, OLIVER'S GLENN, SITUATED IN SECTION 9, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 86, PAGES 30-31, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 18th day of December, 2014.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202 Flowood, MS 39232 (601)981-9299 4330 Bloombury St, Southaven, MS 38672 14-010545GW

Publication Dates: December 25, 2014, January 1, 2015 and January 8, 2015

1-15-15